

North America



# **A Guide to North American Student Funding 2022/23**

Last updated November 2021

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The information contained in this document was correct at the time of printing.

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## Introduction

A city of international reputation and fame, London is one of the most diverse and historic cities in the world. For students who have the opportunity to live and study in London, it can be a life changing experience, especially to study here at the Guildhall School of Music & Drama, one of Europe's leading conservatoires. The cost of living and studying abroad will be one of the factors a student will consider before making the decision to accept an offer of a place. The information in this guide is to assist students in making an informed decision.

Students who require a Student visa to study in the UK should be aware that in order to be eligible to apply, they must be able to provide documentary evidence that they have funds to cover the tuition fee due for the first year of the course (full tuition fee minus any Guildhall scholarship, if applicable) and an additional £12,006 (minimum) to cover living costs (sometimes referred to as 'maintenance'). UK Visas and Immigration (UKVI) currently requires those studying in an Inner London Borough to have at least £1,334 per month (based on 9 months) allocated to living costs.

However, the School recommends that in addition to tuition fees a student should budget for between £15,000-£17,000 for a twelve-month academic year for accommodation, food and sundries, travel, course materials etc. The cost of the School's halls of residence, Sundial Court, for 2021/22 is £210/week. For more information, please contact the Facilities department at +44 (0) 20 7382 7192 or at [accommodation@gsmd.ac.uk](mailto:accommodation@gsmd.ac.uk).

This guide is designed for students coming from North America who are concerned about finding financial support prior to embarking on a programme of study in the UK, with guidance on:

- the different forms of loans and grants available from a student's home country;
- the type of financial support available at the School;
- a listing of potential external financial resources.

The School hopes you will find this guidance useful; and if you have any queries please do not hesitate to contact the Student Funding Officer.

Email: [studentfundingofficer@gsmd.ac.uk](mailto:studentfundingofficer@gsmd.ac.uk)

Telephone: +44 (0)20 7382 7181

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## Section One: Support from a student's home country

### 1.1 United States of America

#### Direct Loans

Students who are interested in applying for a Direct Loan should visit the US Federal Loans page in the Fees and Funding section of the School's website where information about the application process is published. Applications are only accepted if submitted directly to the School, applications **are not** processed if submitted in any other way.

Applications should not be submitted before 1 June and only if an offer of a place at the School has been made and accepted. Applications will not be processed until all the correct information is received by the School directly from the student.

Students may borrow up to the following amounts:

	Subsidized loan limit	Total loan limit
<b>Dependent Undergraduates</b>		
Undergraduate year 1	\$3,500	\$5,500
Undergraduate year 2	\$4,500	\$6,500
Undergraduate year 3 & 4	\$5,500	\$7,500
<b>Independent Undergraduates (and dependent undergraduate students whose parents are unable to obtain PLUS loans)</b>		
Undergraduate year 1	\$3,500	\$9,500
Undergraduate year 2	\$4,500	\$10,500
Undergraduate year 3 & 4	\$5,500	\$12,500
<b>Graduates</b>		
Postgraduate PLUS loan	Not applicable	\$20,500

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## Aggregate Loan Limits

Please note that the graduate aggregate limit includes all federal loans received for undergraduate study.

	<b>Subsidized Loan Limit</b>	<b>Total Loan Limit (Sub and Unsub)</b>
Dependent Undergraduates	\$23,000	\$31,000
Independent Undergraduates (and dependent undergraduates whose parents cannot borrow PLUS loans)	\$23,000	\$57,500
Graduates	\$65,500	\$138,500

## **Private Loans**

These are loans offered by some lenders to provide additional financial support to students and are not connected to the US government. Private Loans are available to all students, although some students may require a co-signer. The loans are mainly based on credit history and therefore interest rates can vary. The type of private loan offered will vary between lenders and all applications for these loans are made directly to the lender.

[Sallie Mae](#) is a provider of private loans for US students to overseas, but we do not recommend any particular lenders.

## **Programme Eligibility**

Please note that the following Guildhall Courses are **ineligible** for US Federal Loans due to specific US regulation and monitoring details. However, private loans are still an option.

- Artist Diploma
- Advanced Certificate
- PG Cert Performance Teaching
- MPhil/DMus, MPhil/PhD

## **Other sources of funding information for US students**

[Marshall Scholarships](#) finance young Americans of high ability to study for a graduate degree in the United Kingdom.

[International Scholarships](#) provide information on financial aid to US students wishing to study abroad.

[International Education Financial Aid](#) is a search engine for financial aid, college scholarship and grant information for US and international students wishing to study abroad.

[The SmartStudent Guide to Financial Aid](#) provides information on US Scholarships, Loans, and Financial Aid applications and also provides an online calculator to help students budget efficiently.

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[Fundsnet Services](#) is a useful source of information for US and international fundraising.

[The American Institute for Foreign Study](#) is one of the oldest, largest and most respected cultural exchange organisations in the world and can help students locate funding for their studies.

[Edvisors](#) online guide to Subsidized and Unsubsidized, PLUS and alternative student loans.

[Big Future](#) search engine for scholarships and grants plus helpful information about preparing for college.

## **1.2 Canada**

Canadian students may be eligible for scholarships, grants and bursaries for studying abroad. To find out what is available and how to apply, please visit the following websites:

[Government of Canada International Scholarships Program](#)

[Canadian Bureau for International Education](#)

[Canadian Information Centre for International Credentials](#)

[British Council Canada](#)

[International Council for Canadian Studies](#)

[Canadian Centennial Scholarship Fund](#)

[The British Chevening Scholarships](#)

[The British Council](#)

[National Arts Centre of Canada](#)

[Canadian Federation of University Women](#)

[Royal Bank of Canada](#)

[London Goodenough Association of Canada](#) – offers annual scholarships to Canadian postgraduate students studying in London and living at Goodenough College. Students are encouraged to apply whether or not they have secured a place. The deadline is in January each year

## **1.3 Mexico**

The Mexican Government does not offer any student loans or grants to support Mexican students studying in the UK. However, there are a couple of charities and organisations who offer financial support including:

[FUNED](#) is a private non-profit organisation, incorporated with the sole purpose of contributing to improve the level of higher education in Mexico by offering loans to Mexican students wishing to study for a Masters degree in the UK.

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[FIDERH](#) is an organisation of the Mexican Government that offers study loans to Mexican students.

[Magdalena O Vda de Brockmann](#) offers scholarships to support Mexican students wishing to study for a Masters degree in the UK.

In addition, the following websites are useful resources in locating funding:

[The British Council](#) has a search engine for scholarships, trusts and charities.

[The Society of Mexican Students in the UK](#) provides students with information on funding resources.

[The Mexican Embassy](#) provides information on scholarships open to Mexican students.

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## Section Two: Financial support from the School

The School is deeply committed to equality of opportunity and students are admitted solely on the basis of merit. In light of this, the School does its best to ensure that no student who is offered a place on merit is prevented from taking up that place on grounds of financial hardship and so a range of financial support is offered. However, the School also expects all students to plan for, and manage, the financing of their studies effectively during their studies.

### 3.1 Scholarships

The School offers a range of scholarships to all students regardless of domicile. These awards are supported by external donors including City Livery Companies, grant-making trusts and foundations, businesses and individuals. All of these donations enable students to take up their places at the School or continue their studies. An award may be made to cover either the full cost of tuition fees or a fraction of them, and may include an element for maintenance. These are awarded usually on the basis of merit but financial need is also considered. **Scholarships are either awarded with the offer of a place at the School, or can be applied for after an offer of a place at the School has been accepted.**

The application form will be made available online to students who accept a place at the School and should be returned within **two weeks** of receiving the details or by the advertised deadline where possible.

**Music Scholarship deadline:** to be announced. Applicants should note that an early application is advised. Please direct any queries to Sophie Hills, Deputy Head of Music Administration, on +44 (0)20 4522 8113 or by email [music\\_scholarships@gsm.d.ac.uk](mailto:music_scholarships@gsm.d.ac.uk).

**Production Arts Scholarship deadline:** determined on an individual basis. For further information on how to apply for Scholarships for Production Arts, please email [pa\\_scholarships@gsm.d.ac.uk](mailto:pa_scholarships@gsm.d.ac.uk) or contact the Drama Department on +44 (0)20 7382 2323.

**Acting:** information about scholarships will be made available to students attending the Recall Auditions in May. For further information on how to apply for Scholarships for Acting please email [acting\\_scholarships@gsm.d.ac.uk](mailto:acting_scholarships@gsm.d.ac.uk) or contact the Drama Department on +44 (0)20 7382 2323.

Students who receive a scholarship will be required to satisfy a number of conditions based on the type of award they receive. If these requirements are not met, the scholarship award will be withdrawn and students will be required to return the full amount of the award for the year. The Development Office will write to recipients with further details during the first term of enrolment.

It is important to note that all scholarships must be applied for on an annual basis. Continuing students who were previously given a scholarship will need to apply for each year that they are enrolled at the school.

### 3.2 School Hardship Fund

The School endeavours to support students who find themselves in financial difficulties. Under normal circumstances students are expected to have arranged sufficient funding prior to the commencement of their programme. However, if a student experiences an unforeseen change of circumstances, they may qualify for an award towards living costs to help them overcome their financial difficulties. Applications are considered on a case by case basis. A grant will be



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awarded if the circumstances merit it. Grants are normally in the region of £200–£400 with a maximum of £1,200 in any one year.

Enrolled students who require further information on applying to the Hardship fund should contact Sue Cowan, Head of Student Affairs on +44 (0)20 7382 7198 or by email [sue.cowan@gsmd.ac.uk](mailto:sue.cowan@gsmd.ac.uk).

### **3.3 Disability support at the School**

If you have any enquiries about registering a disability or the disability allowance please contact Student Affairs, at +44 (0)20 7382 7219 or email [student.affairs@gsmd.ac.uk](mailto:student.affairs@gsmd.ac.uk). For information about DSA support please see the [School's Disability Statement](#).

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## Section Three: Other sources of financial support

The School expects students to take the initiative in supporting their studies and recommends that they apply to as many potential funding sources as possible. The following advice will help students to find alternative methods of funding. If students research thoroughly, then persistence, initiative and a positive attitude, coupled with clear and realistic goals, should eventually prove successful.

### 3.1 Part-time work

As programmes at the School can be very intensive, students may not be able to work during term-time. However, students may be able to find ways of earning money before the programme begins and sometimes during vacations. It is important that students plan this in advance and, if they have a visa, check how many hours they are allowed to work.

The School's Student Affairs Department publishes on the School student intranet pages paid work opportunities both within the School (eg stewarding) and outside.

Students should bear in mind when considering taking up employment that they must be able to satisfy the demands of their programme. The BA and MA in Acting students, in particular, are requested not to work during term-time.

### Student Visas (formerly Tier 4 visas) and working in the UK

Unless a visa has a work prohibition, students can work part-time for up to 20 hours a week during term-time and may work full-time during their holiday period. Even if students have previously had a work permit and are working professionally, once they have a student visa, these regulations apply.

Guidance has been published by the UK Visa and Immigration (UKVI) permitting employment in professional performances for Student Visa holders, however this is subject to control by the School's Outside Engagement service. The new guidance does NOT permit students to make their own arrangements to perform with a promoter other than the School, whether paid or unpaid. A student holding a Student Visa undertaking a public performance outside the conservatoire and not organised through it, even if unpaid, is in breach of their visa conditions and ultimately could face sanctions from UKVI up to and including deportation.

As an authorised student sponsor the School must report to the Home Office any suspicions it may have that a student is breaking the conditions of their permission to stay – this includes unauthorised employment.

### 3.2 Private grants and awards from Charities and Trusts

Grant making trusts and charities can be a potential source of income, but accessing this income stream will require some research and planning. Listed below are some contacts both in and outside the UK to assist students:

#### General international

[International Student](#) and study abroad online portal for those who are looking to further their education overseas.

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## UK

[The Alternative Guide to Postgraduate Funding](#) –resource with a searchable database for funding, help with letter writing and other useful ideas and information. Once you have accepted your offer at the school, you will have free access.

[Student Cash Point](#) is the UK's most comprehensive source of information on student grants, loans, bursaries, scholarships and awards.

[Fund Net Services](#) - useful for US and international fundraising.

[Charities Aid Foundation](#) (CAF).

[Learn Direct](#)- advice regarding studying including funding.

[Snowdon Trust](#) - this award is provided for physically disabled persons studying at colleges or universities within the UK.

### Private grants and awards from Charities and Trusts

- Local Trusts in your part of the country and in London
- Major grant-making trusts which fund education
- Local businesses, trade unions or charitable trusts established by national companies and corporations (especially those where you have a family connection)
- Local community – e.g. Rotary Clubs, Chambers of Commerce, Church
- Local theatre, musical or arts organisations
- Your college or university – check out the careers office and alumni association
- [Help Musicians](#) (formally the Musician's Benevolent Fund) funding database
- [The Countess of Munster Musical Trust](#) - an excellent guide to sources of funding and competitions for young musicians. It includes a comprehensive list of useful web links and addresses of charitable trusts. The Trust also considers applications for the assistance of the musical education of individual students (British or Commonwealth students).

## 3.3 Crowdfunding

Crowdfunding can be a great addition to your fundraising campaigns to charities and trusts. If done appropriately and wisely with some caution and care, the more conventional charity funding and crowdfunding can be allies.

Crowdfunding websites:

[Hubbub](#) Crowdfunding for education and social good

[Indiegogo](#) Crowdfunding for education and educators

[Crowdfunder](#) Crowdfunding for projects

[Go Fund Me](#) Personal Fundraising Site

(this is not a comprehensive list; please read the fine print on everything before your commit.)

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Below are some articles that would be useful to read before you begin your crowdfunding campaign:

[Meet the Students Crowdfunding their university tuition fees](#)

[Crowdfunding: what you need to know](#)

[Crowdfunding for the arts: top tips from the experts](#)

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## Section Four: Tuition fees for entry 2022/23

The tuition fees are for the listed academic year, subsequent years of study whether full or part-time will be charged at the rate for that year except where indicated. For regulated Home undergraduate fees, the School will charge the maximum fee permitted by the government for that year. All other tuition fee levels are set by the Board of Governors at least a year in advance and may reflect the inflation rate at the time of approval and any significant changes in the cost of delivery (eg utility costs) where relevant. You should budget for a minimum annual increase of 2% to 3%. Where a significant increase above the inflation rate is determined for new entrants, transitional tuition fees may apply for continuing students.

From September 2020, ELQ students will be assessed as Home, and 'Island' students will be charged at the Home rate.

For definitions of home and overseas fee status, please see the [Fee Assessment Webpage](#).

A non-refundable 15% deposit of tuition fees due is required by 15<sup>th</sup> July 2022. However, Home undergraduate students eligible for a student loan are exempt.

Please visit the [Fees and Funding page](#) of the Schools website for a full list of the Tuition fees for entry 2022/23.



If you require further information about funding sources, please do not hesitate to contact the Student Funding Officer on: +44 (0) 20 7382 7181 or by e-mail at: [studentfundingofficer@gsmd.ac.uk](mailto:studentfundingofficer@gsmd.ac.uk)